February 13, 2009

In re DELPHI CORPORATION, et al., Case No. 05-44481 Honorable Robert D. Drain UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK One Bowling Green New York, NY 10004

Your Honor,

I am a Delphi salaried retiree. I retired in 2004 with over 38 years of service with General Motors and Delphi. At the time of my retirement, I was led to believe that Delphi would continue to provide Corporation contributions toward my health care coverage for both my spouse and me until we became Medicare eligible. Now, Delphi is proposing to terminate these contributions.

Delphi also led me to believe that Delphi would provide a \$20,000 Health Reimbursement Account at the time of Medicare eligibility. My understanding was that this account could be used to help pay the premiums for supplemental health insurance during retirement. Now, Delphi is proposing to eliminate this account.

Delphi is also now proposing to terminate their subsidy for Basic Life Insurance and for Dependent Life Insurance. This is the <u>ONLY</u> life insurance coverage that I have for my spouse and me.

Delphi's proposal to terminate these subsidies will result in a very serious financial hardship to my spouse and me. I strongly object to these actions by Delphi. I had a very high degree of loyalty to General Motors and Delphi during my working years and my expectation was, and still is, that Delphi would reward that loyalty. I am confident that Delphi can find other ways to reduce costs in order to emerge from bankruptcy rather than impose this financial hardship on thousands of its salaried retirees.

Thank you for your consideration.

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Gerald R. Mock

7055 Park Ridge Pkwy Swartz Creek, MI 48473